



State Farm Fire and Casualty Company

January 18, 2021

DONALD & LANA LEJEUNE
327 NW 12TH AVE
NORMAN, OK 73072

State Farm Insurance Companies
Fire Claims
PO BOX 106169
Atlanta, GA 30348-6169
Fax 844 236 3646

RE: Claim Number: 36-13Z0-28D
Insured: Donald and Lana Lejeune
Date of Loss: August 31, 2021
Policy Number: 36-EQ-6085-7
Insured Property: 327 NW 12TH AVE, NORMAN, OK 73072

Dear Mr. and Ms. Lejeune:

This letter addresses your request for an additional inspection of the roof.

Claims Specialist Fox met with the representative from Elite Roofing Systems December 21, 2020. A thorough inspection of the roof and exterior were completed.

An inspection of each directional roof slope, soft metals, vents and flashings was completed. There were not any damages identified to the shingles or roofing components from hail impacts other than some minor hail to the soft metals and we estimated for those damages. The roof did exhibit signs of weathering, wear and tear, and deterioration. Your roofer has provided additional photos and his estimate for damages. This information has been elevated for review by management for a 2nd inspection. A manager has reviewed the file and the new information and finds the information and photos provided do not demonstrate hail damage. Based on this information we must respectfully decline your request for an additional inspection. .

Please refer to Homeowners Policy HW-2136, for the following applicable language:

SECTION I - CONDITIONS

6. **Suit Against Us.** **Suit Against Us.** No action will be brought against *us* unless there has been full compliance with all of the policy provisions. Any action by any party must be started within one year after the date of loss or damage. However, if the cause of loss or damage is burglary, theft, larceny, robbery, forgery, fraud, vandalism, malicious mischief, confiscation, wrongful conversion, disposal or concealment, the action must be started within two years from the time the cause of action accrues.



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The Company does not intend, by this letter, to waive any policy defenses in addition to those stated above, and reserves its right to assert such additional policy defense at any time. If you have any questions regarding your claim or any additional information you would like us to consider, please contact me at the number below.

Sincerely,

David Camp
Claims Specialist – Fire Proximity
(844) 529-5982 Ext 2534395313
(844) 236-3646 Fax
statefarmfireclaims@statefarm.com



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